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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

UNITED STATES OF AMERICA,

v.

D-1 NAZALY MASON SMITH,
D-2 CARL DUNCAN,
D-3 COLEN MCNALLY,
D-4 SHANNON KURRIE,
D-5 JOSEPH HARRISON SMITH,

Defendants.

Case: 2:25-cr-20079

Assigned To : McMillion, Brandy R.

Referral Judge: Altman, Kimberly G.

Assign. Date : 2/18/2025

Description: SEALED MATTER (SS)

Violations:

18 U.S.C. § 1349

18 U.S.C. § 1344

The Grand Jury charges:

COUNT ONE

18 U.S.C. § 1349

Conspiracy to Commit Bank Fraud

D-1 NAZALY MASON SMITH,
D-2 CARL DUNCAN,
D-3 COLEN MCNALLY,
D-4 SHANNON KURRIE,
D-5 JOSEPH HARRISON SMITH

1. From at least in or around May 2022 and continuing through
at least in or around December 2023, in the Eastern District of
Michigan and elsewhere, the defendants NAZALY MASON SMITH,
CARL DUNCAN, COLEN MCNALLY, SHANNON KURRIE, and
JOSEPH HARRISON SMITH, did knowingly and willfully combine,

conspire, confederate, and agree with each other and other individuals, both known and unknown to the Grand Jury, to violate Title 18, United States Code, Section 1344, that is, to devise and execute a scheme and artifice to defraud and to obtain money and property under the control of financial institutions by means of materially false and fraudulent pretenses, representations, and promises, knowing such pretenses, representations, and promises were false and fraudulent when made, and the financial institutions were then insured by the Federal Deposit Insurance Corporation, in violation of Title 18, United States Code, Section 1349.

Purpose of the Conspiracy

2. The purpose of the conspiracy was for the defendants and others, known and unknown to the Grand Jury, to convert stolen United States (U.S.) Treasury Checks and personal checks by means of false and fraudulent pretenses, representations, and promises in order to acquire and misuse financial accounts and defraud financial institutions.

Manner and Means of the Conspiracy

3. The manner and means by which the defendants and their co-conspirators sought to accomplish the purpose of the conspiracy included the following:

4. Defendants and their co-conspirators solicited indigent or vulnerable individuals to present false identifications to the financial institutions to open bank accounts in victim's names.

5. Defendants and their co-conspirators obtained stolen U.S. Treasury Checks and personal checks.

6. Defendants and their co-conspirators deposited the checks into the fraudulently created bank accounts at various financial institutions in the Eastern District of Michigan, including Flagstar Bank.

Financial Institutions

7. Flagstar Bank is a financial institution as defined by Title 18, United States Code, Section 20.

8. Flagstar Bank is insured by the Federal Deposit Insurance Corporation.

All in violation of Title 18, United States Code, Section 1349.

COUNTS TWO THROUGH FOUR

Bank Fraud
18 U.S.C. § 1344

D-3 COLEN MCNALLY,
D-4 SHANNON KURRIE,
D-5 JOSEPH HARRISON SMITH

9. The allegations contained in Paragraphs one through eight are hereby realleged and incorporated by reference as though fully set forth herein.

From at least in or around May 2022 and continuing through at least in or around December 2023, in the Eastern District of Michigan, and elsewhere, the defendants, COLEN MCNALLY, SHANNON KURRIE, and JOSEPH HARRISON SMITH, knowingly devised and executed a scheme and artifice to defraud and to obtain money from financial institutions by means of materially false and fraudulent pretenses, representations and promises, and aided and abetted each other and others known and unknown to the Grand Jury. The defendants acted with the intent to defraud.

10. It was the purpose of the scheme and artifice for the defendants and their co-conspirators to unlawfully enrich themselves

through the submission of stolen U.S. Treasury Checks and personal checks.

11. On or about the dates specified as to each count below, in the Eastern District of Michigan, and elsewhere, the defendants specifically identified as to each count below made and caused to be made a material misrepresentation to a financial institution, each count constituting a separate count of the Indictment:

Count	Defendant	Approximate Date	Description of Bank Fraud
2	COLEN MCNALLY	December 8, 2022	Colen MCNALLY attempted to deposit a stolen U.S. Treasury Check for \$2,528,113.34 at Flagstar Bank
3	SHANNON KURRIE	November 25, 2023	Shannon KURRIE deposited a stolen U.S. Treasury Check for \$180,000 at Flagstar Bank
4	JOSEPH HARRISON SMITH	November 25, 2023	Joseph SMITH deposited a stolen U.S. Treasury Check for \$180,000 at Flagstar Bank

All in violation of Title 18, United States Code, Section 1344.

FORFEITURE ALLEGATIONS

(18 U.S.C. § 981 and 28 U.S.C. § 2461)

12. The allegations contained in Paragraphs 1-12 of this Indictment are hereby re-alleged and incorporated by reference for the purpose of alleging forfeiture pursuant to Title 18, United States Code, Section 981(a)(1)(C) together with Title 28, United States Code, Section 2461. Upon conviction of the offenses charged in Counts 1-4 of this Indictment, in violation of Title 18, United States Code, Sections 1349, 1344, 1704, 1708, defendants shall forfeit to the United States any property which constitutes or is derived from proceeds traceable to the offense, pursuant to Title 18, United States Code, Section 981(a)(1)(C) together with Title 28, United States Code, Section 2461.

13. Substitute Assets: If the property described above as being subject to forfeiture, as a result of any act or omission of defendants:

- (a) Cannot be located upon the exercise of due diligence;
- (b) Has been transferred or sold to, or deposited with, a third party;
- (c) Has been placed beyond the jurisdiction of the Court;
- (d) Has been substantially diminished in value; or

(e) Has been commingled with other property that cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p) as incorporated by Title 28, United States Code, Section 2461, to seek to forfeit any other property of defendants up to the value of the forfeitable property described above.

This is a True Bill.

s/ Grand Jury Foreperson

Grand Jury Foreperson

JULIE A. BECK
Acting United States Attorney

s/ Sara D. Woodward
SARA D. WOODWARD
Chief, General Crimes Unit
Assistant United States Attorney

s/ Jasmine Ayana Moore
JASMINE AYANA MOORE
Assistant United States Attorney

Dated: February 18, 2025

Case: 2:25-cr-20079
Assigned To : McMillion, Brandy R.
Referral Judge: Altman, Kimberly G.
Assign. Date : 2/18/2025
Description: SEALED MATTER (SS)

United States District Court Eastern District of Michigan	Criminal Case
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NOTE: It is the responsibility of the Assistant U.S. Attorney signing this form to complete it accurately in all respects.

Companion Case Information	Companion Case Number:
This may be a companion case based upon LCrR 57.10 (b)(4) ¹ :	Judge Assigned:
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	AUSA's Initials: J.M

Case Title: USA v. Smith et al

County where offense occurred : Wayne, Oakland and Elsewhere

Check One: ☒ Felony ☐ Misdemeanor ☐ Petty

☒ Indictment/___ Information --- no prior complaint.
___ Indictment/___ Information --- based upon prior complaint [Case number:]
___ Indictment/___ Information --- based upon LCrR 57.10 (d) [Complete Superseding section below].

Superseding Case Information

Superseding to Case No: _____ Judge: _____

- ☐ Corrects errors; no additional charges or defendants.
☐ Involves, for plea purposes, different charges or adds counts.
☐ Embraces same subject matter but adds the additional defendants or charges below:

<u>Defendant name</u>	<u>Charges</u>	<u>Prior Complaint (if applicable)</u>
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Please take notice that the below listed Assistant United States Attorney is the attorney of record for the above captioned case.

February 18, 2025

Date

Jasmine Moore
Jasmine Moore
Assistant United States Attorney
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P82181

¹ Companion cases are matters in which it appears that (1) substantially similar evidence will be offered at trial, or (2) the same or related parties are present, and the cases arise out of the same transaction or occurrence. Cases may be companion cases even though one of them may have already been terminated.